

UNITED STATES BANKRUPTCY COURT

DISTRICT OF _____

NEW JERSEY

IN RE DAVID RISTICK

Case No. _____ 17-19196

Reporting Period: 08/01/2018-08/31/2018


**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	yes	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	yes	
Copies of bank statements		yes	
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

09/13/18
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: DAVID RISTICK
Debtor

Case No. 17-19196
Reporting Period 08/01/2018-08/31/2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CON'T)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	337.21	337.21
RECEIPTS		
Wages (Net)	0.00	57,845.36
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	3,822.40	56,230.89
Total Receipts	3,822.40	114,076.25
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	700.00	15,893.10
Insurance	159.36	2,886.68
Auto Expense	40.50	4,507.98
Lease Payments		
IRA Contributions		
Repairs and Maintenance		20,000.00
Medical Expenses		969.20
Household Expenses	2,726.43	58,044.69
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		3,507.73
Gifts		105.19
reimbursable business expenses		6,650.69
Total Ordinary Disbursements	3,626.29	112,565.26
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		975
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		975
Total Disbursements (Ordinary + Reorganization)		112,575.01
Net Cash Flow (Total Receipts - Total Disbursements)		196.11
Cash - End of Month (Must equal reconciled bank statement)		533.32

FORM MOR-1(INDV)
(9/99)

In re DAVID RISTICK
Debtor

Case No. 17-19196
08/01/2018-08/31/2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
Other Income			
old account		0	200
TAX REFUND			1059
STORE REFUND		363.4	462.79
INSURANCE REFUND			31715.02
CORRECTION			93.58
GIFT		735	11635
UNEMPLOYMENT		2724	2724
TRAVEL EXPENSE REIMBURSEMENT			5004.14
Other Taxes			
Other Ordinary Disbursements			
Other Reorganization Expenses			

FORM MOR-1 (INDV) (CON'T)
(9/99)

DAVID RISTICK BANK RECONCILIATION

8/31/2018

beginning balance	337.21
total deposits	3,822.40
total withdrawals	3,626.29
ending balance	533.32
outstanding checks	0.00
register balance	533.32



Bank

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T STATEMENT OF ACCOUNT

DAVID RISTICK
DIP CASE 17-19196 DIST NJ
5 NOTTINGHAM WAY
TURNERSVILLE NJ 08012

Page: 1 of 4
Statement Period: Jul 24 2018-Aug 23 2018
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

Chapter 11 Checking

DAVID RISTICK
DIP CASE 17-19196 DIST NJ

Account [REDACTED]

ACCOUNT SUMMARY

Beginning Balance	294.14	Average Collected Balance	278.67
Electronic Deposits	3,041.40	Interest Earned This Period	0.00
Electronic Payments	2,524.43	Interest Paid Year-to-Date	0.00
Other Withdrawals	700.00	Annual Percentage Yield Earned	0.00%
Ending Balance	111.11	Days in Period	31

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees (NSF)	\$0.00	\$280.00

DAILY ACCOUNT ACTIVITY

POSTING DATE	DESCRIPTION	AMOUNT
07/26	ATM CASH DEPOSIT, *****30016281180 AUT 072618 ATM CASH DEPOSIT 284 EGG HARBOR ROAD SEWELL *NJ	300.00
08/06	ATM CASH DEPOSIT, *****30016281180 AUT 080618 ATM CASH DEPOSIT 284 EGG HARBOR ROAD SEWELL *NJ	200.00
08/08	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN *****58489	681.00
08/10	DEBIT CARD CREDIT, *****30016281180, AUT 081018 VISA DDA REF BLOOMINGDALES COM MASON *OH	197.00
08/13	DEBIT CARD CREDIT, *****30016281180, AUT 081118 VISA DDA REF NORDSTROM 0637 CHERRY HILL *NJ	166.40
08/13	ATM CASH DEPOSIT, *****30016281180 AUT 081318 ATM CASH DEPOSIT 284 EGG HARBOR ROAD SEWELL *NJ	135.00
08/14	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN *****58489	681.00
08/21	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN *****58489	681.00
	Subtotal:	3,041.40



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STATEMENT OF ACCOUNT

DAVID RISTICK
DIP CASE 17-19196 DIST NJ

Page: 3 of 4
Statement Period: Jul 24 2018-Aug 23 2018
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments	POSTING DATE	DESCRIPTION	AMOUNT
	07/25	DEBIT CARD PURCHASE, *****30016281180, AUT 072418 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	14.99
	07/30	DEBIT CARD PURCHASE, *****30016281180, AUT 072618 VISA DDA PUR BLOOMINGDALES COM 800 289 6229 *OH	197.00
	07/30	DEBIT CARD PURCHASE, *****30016281180, AUT 072718 VISA DDA PUR URBANOUTFITTERS COM 800 282 2200 *PA	44.94
	08/02	ACH DEBIT, 866-914-1314 HEALTH *..***1274854	78.93
	08/03	DEBIT CARD PAYMENT, *****30016281180, AUT 080218 VISA DDA PUR GREENIX 614 3982889 *UT	106.63
	08/06	ACH DEBIT, NORTHWESTERN MU ISA PAYMNT *****136-01	80.43
	08/06	DEBIT CARD PURCHASE, *****30016281180, AUT 073118 VISA DDA PUR AMZN MKTP US AMZN COM BI AMZN COM BILL *WA	47.60
	08/06	DEBIT CARD PURCHASE, *****30016281180, AUT 080418 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	26.65
	08/08	TD ATM DEBIT, *****30016281180, AUT 080818 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	300.00
	08/08	ELECTRONIC PMT-TEL, CONTINENTAL TEL PMTS 8X75R9	279.95
	08/09	DEBIT CARD PURCHASE, *****30016281180, AUT 080618 VISA DDA PUR NORDSTROM DIRECT 0808 888 282 6060 *IA	128.00
	08/09	DEBIT CARD PURCHASE, *****30016281180, AUT 080818 VISA DDA PUR DILLARDS 698 DILLARD S 501 320 3700 *AR	90.00
	08/09	DEBIT CARD PAYMENT, *****30016281180, AUT 080918 VISA DDA PUR SXM SIRIUSXM COM ACCT 888 635 5144 *NY	26.66
	08/09	DEBIT CARD PURCHASE, *****30016281180, AUT 080718 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	0.99
	08/10	DEBIT CARD PURCHASE, *****30016281180, AUT 080818 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	12.03
	08/13	DEBIT POS, *****30016281180, AUT 081118 DDA PURCHASE MICHAEL KORS BLACKWOOD *NJ	147.31
	08/13	DEBIT CARD PURCHASE, *****30016281180, AUT 081118 VISA DDA PUR STARBUCKS STORE 09802 SEWELL *NJ	24.68
	08/13	DEBIT CARD PURCHASE, *****30016281180, AUT 081218 VISA DDA PUR AMZN MKTP US AMZN COM BILL *WA	22.99
	08/13	DEBIT CARD PURCHASE, *****30016281180, AUT 081018 VISA DDA PUR ENTERPRISE RENT A CAR TURNERSVILLE *NJ	15.50
	08/13	DEBIT CARD PURCHASE, *****30016281180, AUT 081018 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	12.77
	08/14	TD ATM DEBIT, *****30016281180, AUT 081418 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	600.00
	08/14	DEBIT POS, *****30016281180, AUT 081318 DDA PURCHASE CVS PHARMACY 00 00362 SEWELL *NJ	27.53



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STATEMENT OF ACCOUNT

DAVID RISTICK
DIP CASE 17-19196 DIST NJ

Page: 4 of 4
Statement Period: Jul 24 2018-Aug 23 2018
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
08/15	TD ATM DEBIT, *****30016281180, AUT 081518 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	200.00
08/15	DEBIT CARD PURCHASE, *****30016281180, AUT 081318 VISA DDA PUR MSB NJSVS 609 292 6500 *NJ	25.00
08/20	DEBIT CARD PAYMENT, *****30016281180, AUT 081818 VISA DDA PUR AMAZON PRIME AMZN COM BILL *WA	13.85
Subtotal:		2,524.43

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
08/22	DEBIT	700.00
Subtotal:		700.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
07/23	294.14	08/09	52.37
07/25	279.15	08/10	237.34
07/26	579.15	08/13	315.49
07/30	337.21	08/14	368.96
08/02	258.28	08/15	143.96
08/03	151.65	08/20	130.11
08/06	196.97	08/21	811.11
08/08	298.02	08/22	111.11



Bank

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DAVID RISTICK
DIP CASE 17-19196 DIST NJ
5 NOTTINGHAM WAY
TURNERSVILLE NJ 08012

039 / Chapter 11 Checking

Statement Beginning Balance			\$111.11
Plus	17	Deposits and Other Credits	\$8,696.59
Less	73	Checks and Other Debits	\$7,700.39
Statement Balance As Of: 10/23/2018			\$1,107.31

Transactions By Date

Date	Description	Debit	Credit	Balance
08/28/2018	STATE OF NJ - LA UEMPLOYMEN		\$681.00	\$792.11
08/28/2018	DDA WITHDRAW TW04B095 284 EGG HAR	\$600.00		\$192.11
08/31/2018	ATM CASH DEPOSIT TW04B095 284 EGG H		\$400.00	\$592.11
08/31/2018	VISA DDA PUR 469216 BANANAREPUBLI	\$58.79		\$533.32
09/04/2018	ATM CASH DEPOSIT TW04B095 284 EGG H		\$350.00	\$883.32
09/04/2018	VISA DDA PUR 469216 COMCAST	\$331.31		\$552.01
09/04/2018	VISA DDA PUR 469216 AMZN MKTP US M'	\$170.59		\$381.42
09/04/2018	VISA DDA PUR 469216 AMZN MKTP US M'	\$113.23		\$268.19
09/04/2018	VISA DDA PUR 469216 APL ITUNES COM	\$26.65		\$241.54
09/04/2018	VISA DDA PUR 469216 AMZN MKTP US M'	\$17.99		\$223.55
09/04/2018	VISA DDA PUR 469216 APL ITUNES COM	\$14.99		\$208.56
09/04/2018	VISA DDA PUR 475542 PARKING AUTHOR	\$10.00		\$198.56
09/04/2018	VISA DDA PUR 469216 APL ITUNES COM	\$2.77		\$195.79
09/05/2018	NORTHWESTERN MU ISA PAYMNT	\$80.43		\$115.36
09/05/2018	866-914-1314 HEALTH	\$78.93		\$36.43
09/06/2018	STATE OF NJ - LA UEMPLOYMEN		\$681.00	\$717.43
09/06/2018	NORTHWESTERN MU ISA PAYMNT		\$80.43	\$797.86
09/06/2018	866-914-1314 HEALTH		\$78.93	\$876.79